

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shirley M. Johnson
Debtor

Case No. 15-02560-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db
4659357 +Shirley M. Johnson, 495 Martin Road, Hinesville, GA 31313-5527
+BANK OF AMERICA, C/O PROFESSIONAL RECOVERY SVCS, PO BOX 1880, VOORHEES, NJ 08043-7880
4659361 #DEPT OF EDUCATION, FEDLOAN SERVICING, PO BOX 530210, ATLANTA, GA 30353-0210
4659363 FEDERAL LOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
4659368 NATIONSTAR MORTGAGE, PO BOX 199111, DALLAS, TX 75219-9111
4685248 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., P.O. Box 619096,
Dallas, TX 75261-9741)
4659370 +QVC, C/O GC SERVICES, 6330 GULFTON, HOUSEON, TX 77081-1108
4659372 +SYNCHRONY BANK/BROOKS BROS, C/O PATENAUDE & FELIX APC, 4545 MURPHY CANYON RD,
SAN DIEGO, CA 92123-4391
4659375 +THRIFT SAVINGS PLAN, PO BOX 385021, BIRMINGHAM, AL 35238-5021
4659376 TSP LEGAL PROCESSING UNIT, PO BOX 4390, FAIRFAX, VA 22038-4390
4698442 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
4659378 VAH LYONS EMPLOYEES FCU, VALLEY RD BLDG 55 1-A, LYONS, NJ 07949
4659356 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4659358 EDI: BANKAMER.COM Jul 20 2020 23:28:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998-2235
4659360 +EDI: MID8.COM Jul 20 2020 23:28:00 CITIBANK NA, C/O MIDLAND CREDIT MGMT,
8875 AERO DR SUITE 200, SAN DIEGO, CA 92123-2255
4659362 +EDI: PRA.COM Jul 20 2020 23:28:00 EBAY/SYNCHRONY BANK, C/O PORTFOLIO RECOVERY ASSOC,
120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4679115 EDI: EGMCM.COM Jul 20 2020 23:28:00 EGMCM, PO BOX 16408, ST. PAUL, MN 55116-0408
4659364 EDI: RMSC.COM Jul 20 2020 23:28:00 GECRB/BROOKS BROS, PO BOX 965005,
ORLANDO, FL 32896-5005
4659365 +EDI: RMSC.COM Jul 20 2020 23:28:00 GECRB/PAYPAL EXTRA, PO BOX 965005,
ORLANDO, FL 32896-5005
4659366 EDI: RMSC.COM Jul 20 2020 23:28:00 GECRB/WALMART DC, 4125 WINDWARD PLZ,
ALPHARETTA, GA 30005-8738
4659367 +EDI: CITICORP.COM Jul 20 2020 23:28:00 HOME DEPOT/CITIBANK, PO 6497,
SIOUX FALLS, SD 57117-6497
4659359 EDI: JPMORGANCHASE Jul 20 2020 23:28:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850
4666228 +EDI: MID8.COM Jul 20 2020 23:28:00 MIDLAND CREDIT MANAGEMENT INC,
AS AGENT FOR MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4659369 EDI: NFCU.COM Jul 20 2020 23:28:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,
MERRIFIELD, VA 22119-3000
4709958 EDI: PRA.COM Jul 20 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4659371 EDI: RMSC.COM Jul 20 2020 23:28:00 SYNCCB/CCA, C/O PO BOX 965036, ORLANDO, FL 32896-5036
4659373 +EDI: MID8.COM Jul 20 2020 23:28:00 SYNCHRONY BANK/CARPET ONE, C/O MIDLAND CREDIT MGMT,
8875 AERO DR SUITE 200, SAN DIEGO, CA 92123-2255
4659374 +EDI: RMSC.COM Jul 20 2020 23:28:00 SYNCHRONY BANK/LOWES, PO BOX 965005,
ORLANDO, FL 32896-5005

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4659355 SHIRLEY JOHNSON
4659379* VAH LYONS EMPLOYEES FCU, VALLEY RD BLDG 55-1-A, LYONS, NJ 07949
4659354 ###SHIRLEY M. JOHNSON, 222 VICEROY CIRCLE, TOBYHANNA, PA 18466-8345
4659377 ###TYRONE JOHNSON, 4587 BRIARCLIFF TERRACE, TOBYHANNA, PA 18466-3073

TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Robert J Kidwell, III on behalf of Debtor 1 Shirley M. Johnson rkidwell@newmanwilliams.com,
rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.co
m
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Shirley M. Johnson
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm
anwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Shirley M. Johnson</u>	Social Security number or ITIN	xxx-xx-1962
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-02560-RNO			

Order of Discharge

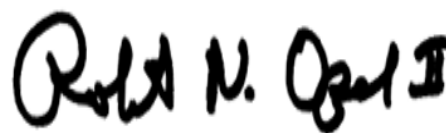
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shirley M. Johnson
aka Shirley Mae Johnson, aka Shirley Johnson

By the
court:

7/20/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Deborah George, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.